

Information to identify the case:

Debtor 1	Edward L Doyle		Social Security number or ITIN xxx-xx-7022	
	First Name	Middle Name	Last Name	EIN
Debtor 2 (Spouse, if filing)			Social Security number or ITIN _____	
	First Name	Middle Name	Last Name	EIN
United States Bankruptcy Court	District of New Jersey			
Case number:	18-29346-VFP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Edward L Doyle

11/5/21

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Edward L Doyle
Debtor

Case No. 18-29346-VFP
Chapter 13

District/off: 0312-2
Date Rcvd: Nov 05, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 07, 2021:

Recip ID	Recipient Name and Address
db	#+ Edward L Doyle, 54 Chancellor Avenue, Newark, NJ 07112-2302
cr	+ JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
r	+ Jose Quispe, Coldwell Banker Liberty, 67 Elmora Avenue, Elizabeth, NJ 07202-1632
517783409	+ Arrow Financial Services LLC, 5996 W. Touhy Avenue, Niles, IL 60714-4610
517832988	+ Deutsche Bank National Trust Company, et al, Franklin Credit Management, P.O. Box 829629, Philadelphia, PA 19182-9629
517783413	+ Equifax, PO BOX 740241, Atlanta, GA 30374-0241
517783414	+ Experian, PO BOX 9701, Allen, TX 75013-9701
517783415	+ Forster, Garbus & Garbus, 100 Davidson Ave, Suite 3211, Somerset, NJ 08873-1312
517783421	+ Nations Recovery Center Inc, 6491 Peachtree Industrial BLvd, P.O Box 620130, Atlanta, GA 30362-2130
517783424	++ PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020 address filed with court:, Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054
518776978	+ Park Revolving Trust, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250
518776979	+ Park Revolving Trust, Serviced by Select Portfolio Servicing., PO Box 65250, Salt Lake City, UT 84165-0250, Park Revolving Trust Serviced by Select Portfolio Servicing.
517783423	+ Parker McCay, 9000 Midlantic Drive, Suite 300, PO BOX 5054, Mount Laurel, NJ 08054-5054
517783425	Senex Services Corp, Attn: Bankruptcy, 333 Founders Rd Nd Floor, Indianapolis, IN 46268
517783426	Sequium Asset Solutions LLC, 1130 Northgate Parkway Suite 150, Marietta, GA 30067
518376359	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
517783427	State of New Jersey, Division of Taxation, Bankruptcy Unit, PO Box 245, Trenton, NJ 08695-0245
517783428	+ Trans Union, PO BOX 2000, Chester, PA 19016-2000

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 05 2021 20:24:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 05 2021 20:24:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517783411	+ EDI: WFNNB.COM	Nov 06 2021 00:13:00	Comenity Bank/King Size, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
517783412	+ EDI: WFNNB.COM	Nov 06 2021 00:13:00	Comenity Bank/King Size, Po Box 182789, Columbus, OH 43218-2789
517783416	+ Email/Text: bankruptcynotice@franklincredit.com	Nov 05 2021 20:24:00	Franklin Credit Mgmt, 101 Hudson Street, Jersey City, NJ 07302-3984
517783417	EDI: IRS.COM	Nov 06 2021 00:13:00	IRS, Department of the Treasury, Internal Revenue Service, 310 Lowell Street, Andover, MA 01810-9041
517912836	EDI: JPMORGANCHASE		

District/off: 0312-2

User: admin

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517783410	EDI: JPMORGANCHASE	Nov 06 2021 00:13:00	JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203
517783418	Email/Text: krivera@leadersfc.com	Nov 06 2021 00:13:00	Chase Mortgage, Mail Code: OH4-7302, Po Box 24696, Columbus, OH 43224
517783419	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 05 2021 20:23:00	Leaders Financial Company, Attn: Bankruptcy Dept., 21 Commerce Dr., Floor 1, Cranford, NJ 07016
517805992	Email/PDF: resurgentbknotifications@resurgent.com	Nov 05 2021 20:35:15	LVNV Funding LLC, 15 South Main Street, PO Box 10497, Greenville, SC 29603-0497
517868074	Email/PDF: resurgentbknotifications@resurgent.com	Nov 05 2021 20:35:14	LVNV Funding LLC C/O Resurgent Capital Services, P.O. Box 10675, Greenville, SC 29603-0675
517783420	+ EDI: MID8.COM	Nov 06 2021 00:13:00	LVNV Funding, LLC, c/o Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587
517874009	+ EDI: MID8.COM	Nov 06 2021 00:13:00	Midland Funding LLC, 8875 Aero Drive, San Diego, CA 92123-2255
517783422	+ Email/PDF: bankruptcy@ncfsi.com	Nov 05 2021 20:35:25	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517783424	Email/Text: signed.order@pfwattorneys.com	Nov 05 2021 20:23:00	New Century Financial Services, 110 South Jefferson Road, Whippany, NJ 07981-1038
517903965	EDI: Q3G.COM	Nov 06 2021 00:13:00	Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054
			Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 07, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2021 at the address(es) listed below:

Name	Email Address
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Brian E Caine	on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY Et Al... bcaine@parkerccay.com,
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District/off: 0312-2

User: admin

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BKcourtnotices@parkermccay.com

David G. Beslow

on behalf of Debtor Edward L Doyle yrodriguez@goldmanlaw.org
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldm
anlaw.org;r64764@notify.bestcase.com

Denise E. Carlon

on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as indenture trustee, for the holders
of the CIM Trust 2020-R2, Mortgage-Backed Notes, Series 2020-R2 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Denise E. Carlon

on behalf of Creditor Park Revolving Trust dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

Marie-Ann Greenberg

magecf@magtrustee.com

Scott E. Tanne

on behalf of Debtor Edward L Doyle ecf@tannelaw.com tanne.ecf.email@gmail.com;tannesr87179@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.EDF@usdoj.gov

TOTAL: 7